

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

Claim 1 (previously presented): A method facilitated by a computer network to accomplish a trusted insurance transaction between an insurance business entity and a plurality of individual networked insurance consumers forming a network entity, comprising the acts of:

providing an administrative server having a communications channel for electronically communicating with the insurance business entity and having a communications channel for electronically communicating with the networked entity and the networked insurance consumers;

providing an insurance business registration system in the administrative server wherein the insurance business entity can be authenticated and a unique identifier is assigned to the insurance business entity (BEID), whereby the insurance business entity is designated a registered insurance business entity;

allowing the registered insurance business entity to selectively access the administrative server to submit details of insurance products and/or services provided by the registered insurance business entity and to view selections made by the networked insurance consumers associated with said BEID wherein the administrative server will store the details of products and/or services provided by the registered insurance business entity **and wherein the registered insurance business entity may access a plan configurator hosted on the administrative server that allows the registered insurance business entity to modify said details of insurance products;**

providing a networked entity registration system in the administrative server wherein the networked entity can be authenticated, whereby the networked entity is designated a registered networked entity; and

providing a networked insurance consumer registration system in the administrative server whereby each of said networked insurance consumers who has authorized access to a registered networked entity's system can be designated a registered insurance consumer and assigned a unique registered insurance consumer identifier (RCID),

and whereby each of said registered insurance consumers can access data provided by

the registered insurance business entity and associated with said RCID and can make personal selections on the data, the selections being stored in the administrative server.

Claim 2 (previously presented): The method as recited in Claim 1 wherein the registered insurance consumer has authorized access to the registered networked entity's system through the registered networked entity's intra-network system.

Claim 3 (previously presented): The method as recited in Claim 1 wherein the registered insurance consumer has authorized access to the registered networked entity's system through an Internet system.

Claim 4 (previously presented): The method as recited in Claim 1 further comprising the act of providing an online payment system where a registered insurance consumer can make payments to **[[a]] an** insurance business entity for goods and/or services selected by the registered insurance consumer.

Claim 5 (original): The method as recited in Claim 1 wherein the communications channels employ a secure socket layer protocol.

Claim 6 (original): The method as recited in Claim 1 wherein the identifiers comprise an e-mail address and a password.

Claim 7 (currently amended): The method as recited in Claim 6 wherein a process for designating **[[a]] an** insurance business entity as a registered insurance business entity, comprising the acts of:

- receiving registration information from the insurance business entity including an e-mail address of a contact person for the insurance business entity;
- authenticating the insurance business entity;
- assigning a password to the insurance business entity; and
- electronically sending the password to the received e-mail address.

Claim 8 (original): The method as recited in Claim 6 wherein a process for designating a networked entity as a registered networked entity, comprising the acts of:

receiving registration information from the networked entity including an e-mail address of a contact person for the networked entity;  
authenticating the networked entity;  
assigning a password for the networked entity; and  
electronically sending the password to the received e-mail address.

Claim 9 (previously presented): The method as recited in Claim 6 wherein a process for designating a networked insurance consumer as a registered insurance consumer comprises the acts of:

receiving registration information from the networked insurance consumer including an e-mail address of the networked insurance consumer;  
authenticating the registered networked entity; assigning a password to the networked insurance consumer; and  
electronically sending the password to the received e-mail address.

Claim 10 (original): The method as recited in Claim 1 wherein the authentication is accomplished by exchanging digital certificates.

Claim 11 (previously presented): The method as recited in Claim 1 further comprising the act of authenticating the registered networked entity prior to designating the networked insurance consumer as a registered insurance consumer.

Claim 12 (original): The method as recited in Claim 4 wherein the identifier comprises an e-mail address and a password.

Claim 13 (currently amended): The method as recited in Claim 12 wherein a process for designating **[[a]] an** insurance business entity as a registered insurance business entity, comprising the acts of:

receiving registration information from the insurance business entity including an e-mail address of a contact person for the insurance business entity;  
authenticating the insurance business entity;  
assigning a password to the insurance business entity; and  
electronically sending the password to the received e-mail address.

Claim 14 (original): The method as recited in Claim 12 wherein a process for designating a networked entity as a registered networked entity, comprising the acts of:

- receiving registration information from the networked entity including an e-mail address of a contact person for the networked entity;
- authenticating the networked entity;
- assigning a password for the networked entity; and
- electronically sending the password to the received e-mail address.

Claim 15 (previously presented): The method as recited in Claim 12 wherein a process for designating a networked insurance consumer as a registered insurance consumer comprises the acts of:

- receiving registration information from the networked insurance consumer including an e-mail address of the networked insurance consumer;
- authenticating the registered networked;
- assigning a password to the networked insurance consumer; and
- electronically sending the password to the received e-mail address.

Claim 16 (currently amended): A method facilitated by a computer network to accomplish a trusted insurance transaction of a group benefits plan involving [[a]] an insurance business entity, a networked entity, and a networked insurance consumer, comprising the acts of:

- providing an administrative server having a communications channel for electronically communicating with the insurance business entity and having a communications channel for electronically communicating with the networked entity and networked insurance consumer;

- providing [[a]] an insurance business registration system in the administrative server wherein the insurance business entity can be authenticated and a unique identifier is assigned to the insurance business entity (BEID), whereby the insurance business entity is designated a registered insurance business entity;

- allowing the registered insurance business entity to selectively access the administrative server to submit details of group benefits plans provided by the registered insurance business entity and to view selections made by the networked insurance consumer

specific to the BEID wherein the administrative server will store the details of the group benefits plans provided by the registered insurance business entity, **and wherein the registered insurance business entity may access a plan configurator hosted on the administrative server that allows the registered insurance business entity to modify said details of insurance products;**

providing a networked entity registration system in the administrative server wherein the networked entity can be authenticated and a unique identifier is assigned to the networked entity (NEID), whereby the networked entity is designated a registered networked entity;

allowing the registered networked entity to selectively access the details of the group benefits plans provided by a registered insurance business entity and to endorse the group benefits plans wherein the administrative server will store the group benefits plans endorsed by the networked entity; and

providing a networked insurance consumer registration system in the administrative server whereby a networked insurance consumer who has authorized access to a registered networked entity's system can be designated a registered insurance consumer and assigned a unique registered insurance consumer identifier (RCID), and whereby said registered insurance consumer can access the endorsed group benefits plans associated with said RCID and make selections on the endorsed group benefits plans.

Claim 17 (previously presented): The method as recited in Claim 16 wherein the registered insurance consumer has authorized access to the registered networked entity's system through the registered networked entity's intra-network system.

Claim 18 (previously presented): The method as recited in Claim 16 wherein the registered insurance consumer has authorized access to the registered networked entity's system through an Internet system.

Claim 19 (currently amended): The method as recited in Claim 16 further comprising the act of providing an on-line payment system where a registered networked entity can make payments to **[[a]] an** insurance business entity for group benefits plans selected by a registered insurance consumer.

Claim 20 (original): The method as recited in Claim 16 wherein the communications

channels employ a secure socket layer protocol.

Claim 21 (original): The method as recited in Claim 16 wherein the identifiers comprise an e-mail address and a password.

Claim 22 (currently amended): The method as recited in Claim 21 wherein a process for designating ~~[[a]]~~ an insurance business entity as a registered insurance business entity comprising the acts of:

- receiving registration information from the insurance business entity including an e-mail address of a contact person for the insurance business entity;
- authenticating the insurance business entity;
- assigning a password to the insurance business entity; and
- electronically sending the password to the received e-mail address.

Claim 23 (original): The method as recited in Claim 21 wherein a process for designating a networked entity as a registered networked entity comprising the acts of:

- receiving registration information from the networked entity including an e-mail address of a contact person for the networked entity;

- authenticating the networked entity;
- assigning a password to the networked entity; and
- electronically sending the password to the received e-mail address.

Claim 24 (previously presented): The method as recited in Claim 21 wherein a process for designating a networked insurance consumer as a registered insurance consumer comprises the acts of:

- receiving registration information from the networked insurance consumer including an e-mail address of the networked insurance consumer;
- authenticating the registered networked entity;
- assigning a password to the networked insurance consumer; and
- electronically sending the password to the received e-mail address.

Claim 25 (original): The method as recited in Claim 16 wherein the authentication is accomplished by exchanging digital certificates.

Claim 26 (previously presented): The method as recited in Claim 16 further comprising the act of authenticating the registered networked entity prior to designating the networked insurance consumer as a registered insurance consumer.

Claim 27 (original): The method as recited in Claim 19 wherein the identifier comprises an e-mail address and a password.

Claim 28 (currently amended): The method as recited in Claim 27 wherein a process for designating **[[a]] an** insurance business entity as a registered insurance business entity comprising the acts of:

- receiving registration information from the insurance business entity including an e-mail address of a contact person for the insurance business entity;
- authenticating the insurance business entity;
- assigning a password to the insurance business entity; and
- electronically sending the password to the received e-mail address.

Claim 29 (original): The method as recited in Claim 27 wherein a process for designating a networked entity as a registered networked entity comprising the acts of:

- receiving registration information from the networked entity including an e-mail address of a contact person for the networked entity;
- authenticating the networked entity;
- assigning a password to the networked entity; and
- electronically sending the password to the received e-mail address.

Claim 30 (previously presented): The method as recited in Claim 27 wherein a process for designating a networked insurance consumer as a registered insurance consumer comprises the acts of:

- receiving registration information from the networked insurance consumer including an e-mail address of the networked insurance consumer;
- authenticating the registered networked entity;
- assigning a password to the networked insurance consumer; and
- electronically sending the password to the received e-mail address.

Claim 31 (currently amended): An administrative server apparatus for facilitating a trusted insurance transaction between ~~[[a]]~~ **an** insurance business entity and a plurality of individual networked insurance consumers forming a network entity comprising:

a communication mechanism for allowing the administrative server to electronically communicate with the insurance business entity and a communication mechanism for allowing the administrative server to electronically communicate with the networked entity and the networked insurance consumers;

an insurance business registration mechanism wherein the insurance business entity can be authenticated and a unique identifier is assigned to the insurance business entity (BEID), whereby the insurance business entity is designated a registered insurance business entity;

a mechanism for allowing the registered insurance business entity to selectively access the administrative server to submit details of products and/or services provided by the registered insurance business entity and to view selections made by the networked insurance consumers associated with said BEID, and a storage device for storing the details of products and/or services provided by the registered insurance business entity, **wherein the registered insurance business entity may access a plan configurator hosted on the administrative server that allows the registered insurance business entity to modify said details of insurance products;**

a networked entity registration mechanism wherein the networked entity can be authenticated, whereby the networked entity is designated a registered networked entity; and

a networked insurance consumer registration mechanism whereby each of said networked insurance consumers having authorized access to a registered networked entity's system can be designated a registered insurance consumer and assigned a unique registered insurance consumer identifier (RCID), and whereby said registered insurance consumer can access data provided by a registered insurance business entity associated with said RCID and make personal selections on the data, the selections being stored in the storage device of the administrative server apparatus.

Claim 32 (previously presented): The apparatus as recited in Claim 31 wherein the registered insurance consumer has authorized access to the registered networked entity's system through the registered networked entity's intra-network system.



Claim 33 (previously presented): The apparatus as recited in Claim 31 wherein the registered insurance consumer has authorized access to the registered networked entity's system through an Internet system.

Claim 34 (previously presented): The apparatus as recited in Claim 31 further comprising an on-line payment mechanism where a registered insurance consumer can make payments to an insurance business entity for goods and/or services selected by the registered insurance consumer.

Claim 35 (original): The apparatus as recited in Claim 31 wherein the communications mechanisms employ a secure socket layer protocol.

Claim 36 (original): The apparatus as recited in Claim 31 wherein the identifiers comprise an e-mail address and a password.

Claim 37 (previously presented): The apparatus as recited in Claim 36 wherein the insurance business entity registration mechanism comprises:

- a mechanism for receiving registration information from the insurance business entity including an e-mail address of a contact person for the insurance business entity;
- a mechanism for authenticating the insurance business entity;
- a mechanism for assigning a password to the insurance business entity; and
- a mechanism for electronically sending the password to the received e-mail address.

Claim 38 (original): The apparatus as recited in Claim 36 wherein the networked entity registration mechanism comprises:

- a mechanism for receiving registration information from the networked entity including an e-mail address of a contact person for the networked entity;
- a mechanism for authenticating the networked entity;
- a mechanism for assigning a password to the networked entity; and
- a mechanism for electronically sending the password to the received e-mail address.

Claim 39 (previously presented): The apparatus as recited in Claim 36 wherein the

networked insurance consumer registration mechanism comprises:

- a mechanism for receiving registration information from the networked insurance consumer including an e-mail address of the networked insurance consumer;
- a mechanism for authenticating the registered networked entity;
- a mechanism for assigning a password to the networked insurance consumer; and
- a mechanism for electronically sending the password to the received e-mail address.

Claim 40 (original): The apparatus as recited in Claim 31 wherein the authentication is accomplished by exchanging digital certificates.

Claim 41 (previously presented): The apparatus as recited in Claim 31 further comprising a mechanism for authenticating the registered networked entity prior to designating the networked insurance consumer as a registered insurance consumer.

Claim 42 (original): The apparatus as recited in Claim 34 wherein the identifiers comprise an e-mail address and a password.

Claim 43 (previously presented): The apparatus as recited in Claim 42 wherein the insurance business entity registration mechanism comprises:

- a mechanism for receiving registration information from the insurance business entity including an email address of a contact person for the insurance business entity;
- a mechanism for authenticating the insurance business entity;
- a mechanism for assigning a password to the insurance business entity; and
- a mechanism for electronically sending the password to the received e-mail address.

Claim 44 (original): The apparatus as recited in Claim 42 wherein the networked entity registration mechanism comprises:

- a mechanism for receiving registration information from the networked entity including an e-mail address of a contact person for the networked entity;
- a mechanism for authenticating the networked entity;
- a mechanism for assigning a password for the networked entity; and
- a mechanism for electronically sending the password to the received e-mail address.

Claim 45 (previously presented): The apparatus as recited in Claim 42 wherein the networked insurance consumer registration mechanism comprises:

- a mechanism for receiving registration information from the networked insurance consumer including an e-mail address of the networked insurance consumer;
- a mechanism for authenticating the registered networked entity;
- a mechanism for assigning a password to the networked insurance consumer; and
- a mechanism for electronically sending the password to the received e-mail address.

Claim 46 (currently amended): A system under the control of an insurance business entity facilitating a trusted insurance transaction with a networked insurance consumer, the system comprising:

- an insurance business entity server;
- an electronic communicating mechanism for providing the insurance business entity server access to a server-to-server electronic communication channel;
- an authenticating system coupled to said insurance business entity server for facilitating an authentication process of the insurance business entity when said insurance business entity server is accessing the electronic communication channel;
- a mechanism for indicating products and/or services that are endorsed by a networked entity; and
- a mechanism for outputting registration information wherein the outputting of the registration information initiates the authentication process of the insurance business entity, and for receiving an insurance business entity identifier, wherein outputting the insurance business entity identifier allows details of the endorsed products and/or services to be outputted to the electronic communication channel and further allows selections of the endorsed products and/or services made by the networked insurance consumer to be received from the electronic communication channel, wherein the networked insurance consumer is permitted access to the endorsed products and/or services by the networked entity registered with the electronic communication channel, wherein the endorsed products and/or services are associated with said insurance customer, **and wherein the registered insurance business entity may access a plan configurator hosted on the administrative server that allows the registered insurance business entity to modify said details of insurance products.**

Claim 47 (original): The system as recited in Claim 46 wherein the authenticating

system employs a digital certificate authenticating protocol.

Claim 48 (original): The system as recited in Claim 46 wherein the electronic communication mechanism employs the secure socket layer protocol.

Claim 49 (previously presented): The system as recited in Claim 46 wherein the insurance business entity identifier is an email address of a contact person for the insurance business entity and a password.

Claim 50 (previously presented): The system as recited in Claim 46 wherein the networked insurance consumer has authorized access to an intra-network system of the networked entity.

Claim 51 (original): The system as recited in Claim 50 wherein the authenticating system employs a digital certificate authenticating protocol.

Claim 52 (original): The system as recited in Claim 50 wherein the electronic communication mechanism employs the secure socket layer protocol.

Claim 53 (previously presented): The system as recited in Claim 50 wherein the insurance business entity identifier is an email address of a contact person for the insurance business entity and a password.

Claim 54 (currently amended): A system under the control of a networked entity facilitating a trusted insurance transaction between an insurance business entity and a networked insurance consumer, the system comprising:

- a networked entity server;

- a system for facilitating an electronic connection of the networked entity server to a PC via a network system;

- a communication mechanism for providing networked entity server access to a server-to server electronic communication channel;

- an authenticating system coupled to the networked entity server for facilitating an authentication process of the networked entity when the networked entity server is accessing

the electronic communication channel;

a mechanism for outputting networked entity registration information and for receiving a networked entity identifier, wherein the outputting of the networked entity registration information initiates the authentication process;

a mechanism for indicating products and/or services that are endorsed by the networked entity; and

a mechanism for allowing the PC to access the electronic communication channel to output networked insurance consumer registration information wherein the outputting of the networked insurance consumer registration information initiates the authentication process of the networked entity, and for allowing the PC to receive a registered insurance consumer identifier wherein an outputting of the registered insurance consumer identifier allows the PC to receive details of endorsed products and/or services associated with said consumer identifier and to make selections on the endorsed products and/or services, wherein the registered insurance consumer identifier is outputted when the networked insurance consumer associated with the registered insurance consumer identifier has permission for authorized access to the endorsed products and/or services by the networked entity, and the insurance business entity submits details of the endorsed products and/or services to the network system, **and wherein the registered insurance business entity may access a plan configurator hosted on the administrative server that allows the registered insurance business entity to modify said details of insurance products.**

Claim 55 (original): The system as recited in Claim 54 wherein the network system is an intra-network system.

Claim 56 (original): The method as recited in Claim 54 wherein the network system is an Internet system.

Claim 57 (original): The system as recited in Claim 54 wherein said authenticating system employs the digital certificate authenticating protocol.

Claim 58 (original): The system as recited in Claim 54 wherein the communicating mechanism employs the secure socket layer protocol.

Claim 59 (original): The system as recited in Claim 55 wherein the intra-network system is a local area network system.

Claim 60 (original): The system as recited in Claim 55 wherein the intra-network system is a wide area network system.

Claim 61 (original): The system as recited in Claim 54 wherein an authorized access requires submission of a proper login ID and password.

Claim 62 (original): The system as recited in Claim 54 wherein the identifiers comprise an e-mail address and password.